

OAHU CANDIDATES-
SUBMIT 1 ORIGINAL AND 1 COPY
NEIGHBOR ISLAND CANDIDATES-
SUBMIT 1 ORIGINAL AND 2 COPIES

STATE OF HAWAII
CAMPAIGN SPENDING COMMISSION

DISCLOSURE REPORT
CANDIDATE COMMITTEE

COPY

PLEASE TYPE OR PRINT CLEARLY WITH INK (INSTRUCTIONS FOR COMPLETING THE DISCLOSURE REPORT CAN BE FOUND IN THE "GUIDEBOOK FOR CANDIDATE COMMITTEES.")

SECTION I-CANDIDATE AND CANDIDATE COMMITTEE:

(a) Candidate Name:

Frederick G. Fukuchi

(b) Committee Name: Friends of Fred Fukuchi

(c) Mailing Address: 1220 Puhau Street
Hilo, HI 96720

(d) Phone (Bus) (Res) 959-7096

Treasurer's

SECTION II-TYPE OF REPORT:

(See the Schedule of Reporting Dates to complete this section)

- ☐ 1st Preliminary Primary ☐ Amended ☐ First ☐ Third
☒ 2nd Preliminary Primary ☐ Short Form ☐ Second ☐ Fourth
☐ Final Primary
☐ Preliminary General
☐ Final Election Period
☐ Supplemental

REPORTING PERIOD

7/1/04 through 9/3/04

SECTION III-SUMMARY OF RECEIPTS AND DISBURSEMENTS
(Complete Section IV on the Back of this Form Before Completing This Section)

	COLUMN A TOTAL THIS PERIOD	COLUMN B ELECTION PERIOD ² TOTAL TO DATE
1. Cash on Hand at the Beginning of the Election Period ²		0
2. Cash on Hand at the Beginning of this Reporting Period.....	210.01	
3. Total Receipts (From Line 15).....	4,616.81	4,826.82
4. Subtotal (Add Lines 2 and 3 for Column A and Lines 1 and 3 for Column B).....	4,826.82	4,826.82
5. Total Disbursements (not including Unpaid Expenditures) (From Line 19).....	2,608.31	2,608.31
6. Cash on Hand at the Closing of this Reporting Period (Subtract Line 5 from Line 4)....	2,218.51	2,218.51
7. Total Loans at the Closing of this Reporting Period.....	2,824.32	
8. Total Unpaid Expenditures at the Closing of this Reporting Period.....		
9. Debts Owed at the Closing of this Reporting Period (Add Lines 7 and 8).....	2,824.32	
10. Surplus/Deficit (Subtract Line 9 from Line 6).....	605.81	

I hereby certify that the information on this report and all attached Schedules are true, correct and complete to the best of my knowledge.

Frederick G. Fukuchi 9/7/04
Candidate Signature Date
Shawn Fukuchi, Hosi 9/7/04
Treasurer Signature Date

¹ Short Form is checked if the candidate is filing a Preliminary, Final or Supplemental Report and has aggregate contributions and aggregate expenditures for the reporting period totaling \$2,000 or less.
² Short form reporting requires completion of only Section I, Section II, and Section III of this Disclosure Report.
An Election Period is the two-year period between general election days if a candidate is seeking nomination or election to a two-year office and the four-year period between general election days if a candidate is seeking nomination or election to a four-year office.

SECTION IV-DETAILED SUMMARY OF RECEIPTS AND DISBURSEMENTS
(If Necessary, Complete Schedules A through E Before Completing This Section)

RECEIPTS	COLUMN A TOTAL THIS PERIOD	COLUMN B ELECTION PERIOD TOTAL TO DATE	
11. Contributions From:			11
(a) Individuals/Other Entities/Noncandidate Committees/Political Parties			11(a)
(i) Monetary and Non-Monetary Contributions of \$100 or Less.....			11(a)(i)
(ii) Monetary and Non-Monetary Contributions of More Than \$100.....	720. ⁰⁰	920. ⁰⁰	11(a)(ii)
(iii) Subtotal (Add Lines 11(a)(i) and 11(a)(ii)).....	720. ⁰⁰	920. ⁰⁰	11(a)(iii)
(b) Candidate or Candidate's Immediate Family			11(b)
(i) Monetary and Non-Monetary Contributions of \$100 or Less.....		10.01	11(b)(i)
(ii) Monetary and Non-Monetary Contributions of More Than \$100.....	250. ⁰⁰	250. ⁰⁰	11(b)(ii)
(iii) Subtotal (Add Lines 11(b)(i) and 11(b)(ii)).....	250. ⁰⁰	260. ⁰¹	11(b)(iii)
12. Total Contributions (Add Lines 11(a)(iii) and 11(b)(iii)).....	970. ⁰⁰	1,180. ⁰¹	12
13. Public Funds and Other Receipts.....	646. ⁸¹	646. ⁸¹	13
14. Loans.....	3,000. ⁰⁰	3,000. ⁰⁰	14
15. Total Receipts (Add Lines 12 through 14).....	4,616. ⁸¹	4,826. ⁸²	15
DISBURSEMENTS			
16. Expenditures.....	2,408. ³¹	2,408. ³¹	16
17. Loans Repaid or Forgiven.....	200. ⁰⁰	200. ⁰⁰	17
18. Unpaid Expenditures Paid or Forgiven.....			18
19. Subtotal Disbursements (Add Lines 16 through 18).....	2,608. ³¹	2,608. ³¹	19
20. Unpaid Expenditures.....			20
21. Total Disbursements (Add Lines 19 and 20).....	2,608. ³¹	2,608. ³¹	21

CHECK ONLY ONE BOX
USE SEPARATE SCHEDULE(S) FOR EACH CATEGORY BELOW

☒ INDIVIDUAL/OTHER ENTITY/NONCANDIDATE COMMITTEES/POLITICAL PARTIES

☐ CANDIDATE OR CANDIDATE'S IMMEDIATE FAMILY

STATE OF HAWAII
CAMPAIGN SPENDING COMMISSION

SCHEDULE A
MONETARY AND NON-MONETARY CONTRIBUTIONS
CANDIDATE COMMITTEE

NO INFORMATION OR COPIES FROM THE REPORTS SHALL BE SOLD OR USED BY ANY PERSON FOR THE PURPOSE OF SOLICITING CONTRIBUTIONS OR FOR ANY COMMERCIAL PURPOSE.

CANDIDATE AND CANDIDATE COMMITTEE NAME:

Frederick G. Fukuchi
Friends of Fred Fukuchi

PAGE 1 OF 2

DATE OF DEPOSIT OR RECEIPT OF NON-MONETARY CONTRIBUTION	FULL NAME, STREET ADDRESS, CITY, STATE AND ZIPCODE OF DONOR	FOR AGGREGATES OF \$1,000 OR MORE NAME OF EMPLOYER	AMOUNT OF CONTRIBUTION OR FAIR MARKET VALUE OF NON-MONETARY CONTRIBUTION THIS PERIOD	AGGREGATE ELECTION PERIOD TOTAL TO DATE
	IF A DEPENDENT MINOR, ENTER NAME OF PARENT	OCCUPATION		
7/23/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Big Island Optical, Inc. 1028 Kinoole Street, Suite 101 Hilo, HI 96720		\$100.00	\$100.00
8/5/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Hanayo Kimoto P.O. Box 212 Kapaau, HI 96755		\$500.00	\$500.00
8/10/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Alan Kimi 1225 Ikena Circle Honolulu, HI 96821		\$100.00	\$100.00
9/1/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Tomiko Tarumoto P.O. Box 1429 Kurtistown, HI 96760		\$ 20.00	\$ 20.00
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION			
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION			
1. SUBTOTAL OF MONETARY AND NON-MONETARY CONTRIBUTIONS THIS PERIOD (This Page).....			720.00	
2. TOTAL MONETARY AND NON-MONETARY CONTRIBUTIONS THIS PERIOD (Last Page Only) (Transfer total to the applicable Line Number of the Disclosure Report - 11(a)(ii) or 11(b)(ii)).....			720.00	

Form CC-5(A) (Rev. 5/99)

With the exception of loans and unpaid expenditures that are forgiven, non-monetary contributions must also be reported as an "Expenditure" on Schedule B.

CHECK ONLY ONE BOX
USE SEPARATE SCHEDULE(S) FOR EACH CATEGORY BELOW

☐ INDIVIDUALS/OTHER ENTITIES/NONCANDIDATE COMMITTEES/POLITICAL PARTIES

☒ CANDIDATE OR CANDIDATE'S IMMEDIATE FAMILY

STATE OF HAWAII
CAMPAIGN SPENDING COMMISSION

SCHEDULE A
MONETARY AND NON-MONETARY CONTRIBUTIONS
CANDIDATE COMMITTEE

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CANDIDATE AND CANDIDATE COMMITTEE NAME:

Frederick G. Fukuchi
Friends of Fred Fukuchi

PAGE 2 OF 2

DATE OF DEPOSIT OR RECEIPT OF NON-MONETARY CONTRIBUTION	FULL NAME, STREET ADDRESS, CITY, STATE AND ZIP CODE OF DONOR	FOR AGGREGATES OF \$1,000 OR MORE NAME OF EMPLOYER	AMOUNT OF CONTRIBUTION OR FAIR MARKET VALUE OF NON-MONETARY CONTRIBUTION THIS PERIOD	AGGREGATE ELECTION PERIOD TOTAL TO DATE
	IF A DEPENDENT MINOR, ENTER NAME OF PARENT	OCCUPATION		
8/25/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Irene Sadler 1307 Patroits Colony Dr. Williamsburgh, VA 23188		\$100.00	\$100.00
9/1/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Dean Fukuchi PSC 78 Box 1861 APO, AP 96326-0018		\$150.00	\$150.00
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION			
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION			
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION			
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION			
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION			
1. SUBTOTAL OF MONETARY AND NON-MONETARY CONTRIBUTIONS THIS PERIOD (This Page).....			250.00	
2. TOTAL MONETARY AND NON-MONETARY CONTRIBUTIONS THIS PERIOD (Last Page Only) (Transfer total to the applicable Line Number of the Disclosure Report - 11(a)(ii) or 11(b)(ii)).....			250.00	

Form CC-5(A) (Rev. 5/99)

With the exception of loans and unpaid expenditures that are forgiven, non-monetary contributions must also be reported as an "Expenditure" on Schedule B.

**STATE OF HAWAII
CAMPAIGN SPENDING COMMISSION**

**SCHEDULE C
PUBLIC FUNDS AND OTHER RECEIPTS
CANDIDATE COMMITTEE**

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CANDIDATE AND CANDIDATE COMMITTEE NAME: Frederick G. Fukuchi PAGE 1 OF 1
Friends of Fred Fukuchi

DATE OF DEPOSIT	FULL NAME, STREET ADDRESS, CITY, STATE AND ZIPCODE OF SOURCE OF PUBLIC FUNDS OR OTHER RECEIPT	DESCRIPTION OF OTHER RECEIPT	AMOUNT OF PUBLIC FUNDS OR OTHER RECEIPT THIS PERIOD	AGGREGATE ELECTION PERIOD TOTAL TO DATE
8/18/04	Polynesian Underground P.O. Box 700 Kailua, HI 96734-3929	Refund from order	\$446.81	\$446.81
9/1/04	Louis Hao P.O. Box 5418 Hilo, HI 96720	Reimbursement for 1/2 of County Fair Booth	\$200.00	\$200.00
1. SUBTOTAL OF PUBLIC FUNDS AND OTHER RECEIPTS THIS PERIOD (This Page).....			646.81	
2. TOTAL PUBLIC FUNDS AND OTHER RECEIPTS THIS PERIOD (Last Page Only) (Transfer total to Line Number 13 of the Disclosure Report).....			646.81	

**STATE OF HAWAII
CAMPAIGN SPENDING COMMISSION**

**SCHEDULE B
EXPENDITURES
CANDIDATE COMMITTEE**

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CANDIDATE AND CANDIDATE COMMITTEE NAME: Frederick G. Fukuchi
Friends of Fred Fukuchi

PAGE 1 OF 2

DATE OF EXPENDITURE	FULL NAME, STREET ADDRESS, CITY, STATE AND ZIP CODE OF VENDOR OR SOURCE OF NON-MONETARY CONTRIBUTION	PURPOSE OF EXPENDITURE OR DESCRIPTION OF NON-MONETARY CONTRIBUTION	AMOUNT OF EXPENDITURE OR FAIR MARKET VALUE OF NON-MONETARY CONTRIBUTION THIS PERIOD
7/7/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION IEG Federal Credit Union P.O. Box 4369 Hilo, HI 96720-0369	Bank Checks	\$ 10.01
7/12/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION IEG Federal Credit Union P.O. Box 4369 Hilo, HI 96720-0369	Bank Deposit Slips	\$ 6.20
7/23/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Peterson Sign Company 660 Mapunapuna Street Honolulu, HI 96819	Outdoor Campaign Signs	\$234.37
7/23/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Polynesian Underground P.O. Box 700 Kailua, HI 96734	Door Hanger Campaign Signs	\$446.81
8/2/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Hawaii County Fair Hilo Jaycees P.O. Box 10088 Hilo, HI 96721-5088	Booth Deposit Booth Rental	\$100.00 \$400.00
8/3/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Hopaco 280 Maka'ala Street Hilo, HI 96720	Pens - Handout at County Fair	\$112.87
8/4/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Hawaii Hochi, Ltd. 917 Kokea Street Honolulu, HI 96817-4528	Newspaper Advertisement	\$374.98
1. SUBTOTAL OF EXPENDITURES THIS PERIOD (This Page).....			\$1,685.24
2. TOTAL EXPENDITURES THIS PERIOD (Last Page Only) (Transfer total to Line Number 16 of the Disclosure Report).....			

**STATE OF HAWAII
CAMPAIGN SPENDING COMMISSION**

**SCHEDULE B
EXPENDITURES
CANDIDATE COMMITTEE**

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CANDIDATE AND CANDIDATE COMMITTEE NAME: Frederick G. Fukuchi
Friends of Fred Fukuchi

PAGE 2 OF 2

DATE OF EXPENDITURE	FULL NAME, STREET ADDRESS, CITY, STATE AND ZIP CODE OF VENDOR OR SOURCE OF NON-MONETARY CONTRIBUTION	PURPOSE OF EXPENDITURE OR DESCRIPTION OF NON-MONETARY CONTRIBUTION	AMOUNT OF EXPENDITURE OR FAIR MARKET VALUE OF NON-MONETARY CONTRIBUTION THIS PERIOD
8/4/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Hawaii Tribune Herald P.O. Box 767 Hilo, HI 96721-0767	Election Advertisement 9/10,12,15/04 10/27/04 10/31/04	\$339.04
8/18/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Hawaii Tribune Herald P.O. Box 767 Hilo, HI 96721-0767	Election Advertisement 8/29/04	\$216.32
8/20/04	<input type="checkbox"/> NON-MONETARY CONTRIBUTION Hawaii Printing Corp. 714 Kanoelehua Ave. Hilo, HI 96720	Door Hanger Campaign Signs	\$167.71
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION		
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION		
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION		
	<input type="checkbox"/> NON-MONETARY CONTRIBUTION		

1. SUBTOTAL OF EXPENDITURES THIS PERIOD (This Page)..... 723.07

2. TOTAL EXPENDITURES THIS PERIOD (Last Page Only) (Transfer total to Line Number 16 of the Disclosure Report)..... 2408.31

ATTACH A COPY OF THE
EXECUTED LOAN DOCUMENT AT
THE TIME OF INITIAL DISCLOSURE

STATE OF HAWAII
CAMPAIGN SPENDING COMMISSION

SCHEDULE D
LOANS
CANDIDATE COMMITTEE

NO INFORMATION OR COPIES FROM THE REPORTS SHALL BE SOLD OR USED BY ANY PERSON FOR THE PURPOSE OF SOLICITING CONTRIBUTIONS OR FOR ANY COMMERCIAL PURPOSE.

CANDIDATE AND CANDIDATE COMMITTEE NAME:

Frederick G. Fukuchi
Friends of Fred Fukuchi

PAGE 1 OF 1

LOAN SOURCE	FULL NAME, STREET ADDRESS, CITY, STATE AND ZIP CODE OF LENDER	AMOUNT OF LOAN AT BEGINNING OF THIS PERIOD	NEW LOAN AMOUNT THIS PERIOD	AMOUNT REPAYED OR FORGIVEN THIS PERIOD	AMOUNT OF LOAN AT CLOSING OF THIS PERIOD
DATE OF LOAN	PURPOSE OF LOAN				
<input checked="" type="checkbox"/> CANDIDATE <input type="checkbox"/> IMMEDIATE FAMILY <input type="checkbox"/> FINANCIAL INSTITUTION <input type="checkbox"/> OTHER	HFS Federal Credit Union 632 Kinooole Street Hilo, HI 96720	\$ 3,000.00	\$ 3,000.00	<input type="checkbox"/> FORGIVEN \$ 200.00	\$ 2,824.32
7/22/04	Campaign Expenses				
<input type="checkbox"/> CANDIDATE <input type="checkbox"/> IMMEDIATE FAMILY <input type="checkbox"/> FINANCIAL INSTITUTION <input type="checkbox"/> OTHER				<input type="checkbox"/> FORGIVEN	
<input type="checkbox"/> CANDIDATE <input type="checkbox"/> IMMEDIATE FAMILY <input type="checkbox"/> FINANCIAL INSTITUTION <input type="checkbox"/> OTHER				<input type="checkbox"/> FORGIVEN	
<input type="checkbox"/> CANDIDATE <input type="checkbox"/> IMMEDIATE FAMILY <input type="checkbox"/> FINANCIAL INSTITUTION <input type="checkbox"/> OTHER				<input type="checkbox"/> FORGIVEN	
<input type="checkbox"/> CANDIDATE <input type="checkbox"/> IMMEDIATE FAMILY <input type="checkbox"/> FINANCIAL INSTITUTION <input type="checkbox"/> OTHER				<input type="checkbox"/> FORGIVEN	

1. SUBTOTAL (This Page).....	\$ 3,000.00		
2. TOTAL NEW LOANS THIS PERIOD (Last Page Only) (Transfer total to Line Number 14 of the Disclosure Report).....	\$ 3,000.00		
3. TOTAL LOANS REPAYED OR FORGIVEN THIS PERIOD (Last Page Only) (Transfer total to Line Number 17 of the Disclosure Report).....	200.00		
4. TOTAL LOANS AT THE CLOSING OF THIS PERIOD (Last Page Only) (Transfer total to Line Number 7 of the Disclosure Report)....	2,824.32		

Form CC-5(D) (Rev. 5/99)

If a loan is forgiven, the loan must also be reported as a "Non-Monetary Contribution" on Schedule A. The forgiven loan does not have to be reported as an "Expenditure" on Schedule B.

HFS Federal Credit Union

116035

Hilo
532 Kinohi Street
Hilo, Hawaii 96720

Keaau
16-589 Old Volcano Road
Keaau, Hawaii 96749

Kealahou
81-958 Halekii Street
Kealahou, Hawaii 96750

Lanihau Center
75-5595 Palani Road, Suite B7
Kailua-Kona, Hawaii 96740

Prince Kuhio
111 E. Puinako Street
Hilo, Hawaii 96720

Waimea Center
65-1158 Mamalahoe Hwy Suite 21
Kamuela, Hawaii 96743

LOANLINER® ADDENDUM

This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement.

Effective Date: 02/01/2004

Replaces Addendum Dated: 11/01/2003

Plan Number:

Sub-Account Description	% Above Index	Approx. Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
SHARE SECURED	2%	60 MONTHS 120 MONTHS	0.0075342% 0.0260274%	2.750% 9.500%
CERTIFICATE SECURED	2%		Please see below.	
NEW AUTOMOBILE		60 MONTHS 72 MONTHS	.0136986% to .0328767% .0164384% to .0356164%	5.000% to 12.000% 6.000% to 13.000%
USED AUTO		60 MONTHS 72 MONTHS	.0136986% to .0328767% .0164384% to .0356164%	5.000% to 12.000% 6.000% to 13.000%
LINE OF CREDIT *			.0273973% to .0465753%	10.000% to 17.000%
OTHER LOANS		Up to 60 MONTHS	.0239726% to .0431507%	8.750% to 15.750%
EDUCATION/VACATION		Up to 11 MONTHS	.0136986% to .0328767%	5.000% to 12.000%

The **ANNUAL PERCENTAGE RATE** you receive for the above sub-accounts will be within the range disclosed above and is based on certain credit-worthiness criteria. Ask the credit union for the rate you qualify for.

The interest rate will remain the same unless an advance of \$1000 or more in new monies is disbursed.

All advances are secured by any property specifically pledged and shares on deposit with the Credit Union. In addition ALL advances are cross-collateralized by all property and shares pledged to secure any sub-account or advance. For example, a car pledged to secure a New Automobile Sub-account will also secure a Signature sub-account. Cross-collateralization does not apply to your home, any Keogh or IRA accounts with us, or to property defined as household goods under Regulation AA or 12 CFR §706.

* LINE OF CREDIT will be given in increments of \$100.00.

Your minimum monthly payment will never be less than \$35.00.

SHARE SECURED

The Annual Percentage Rate (APR) for Share Secured advances will be the dividend rate being paid on regular shares offered as security (Index) on the date of the advance plus the percentage shown in the "% Above Index" column above. If there is an existing balance on the date of a new advance, the existing balance will be added to the new advance and the entire amount will be at the new APR. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid. The APR and the daily periodic rate will be disclosed on the voucher at the time of the advance.

CERTIFICATE SECURED

The Annual Percentage Rate (APR) will be the dividend rate being paid on the Certificate offered as security (Index) plus 2%. The advance will be made for the length of the Certificate only. If there is an existing balance on the date of a new advance, the existing balance will be added to the new advance and the entire amount will be at the new APR. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid. The APR and the daily periodic rate will be disclosed on the voucher at the time of the advance.

LATE CHARGES: If you are more than ten (10) days late in making a payment, you will pay a late charge of 5% of the payment due with a minimum of \$5.00.

COLLECTION COSTS: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.



HFS FCU HILO OFFICE
632 KINOOLE STREET
HILO, HI 96720-3894
(808)961-2666

LOANLINER.

**Open-End Disbursement
Receipt *Plus***

BORROWER INFORMATION			
BORROWER 1 NAME		ACCOUNT NUMBER	DATE
FREDERICK G FUKUCHI	116035	6428 L-20	07/22/2004
BORROWER 2 NAME			

SECURITY OFFERED	CONSUMERS' CLAIMS AND DEFENSES -- IF CHECKED, SEE NOTICE BELOW
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THE ADVANCE IS SECURED BY YOUR SHARES. ALL PROPERTY SECURING OTHER PLAN ADVANCES AND LOANS RECEIVED IN THE PAST OR IN THE FUTURE, AND THE FOLLOWING PROPERTY:

PROPERTY/MODEL	YEAR	I.D. NUMBER	VALUE	KEY NUMBER
N/A	N/A	N/A	\$ N/A	N/A
			\$	
			\$	
			\$	

PLEDGE OF SHARES AND/OR DEPOSITS \$ N/A	ACCOUNT NUMBER N/A	PLEDGE OF SHARES AND/OR DEPOSITS \$	ACCOUNT NUMBER
--	-----------------------	--	-------------------

REPAYMENT TERMS					
DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE	INTEREST RATE IS:	OTHER FEES (Amount and Description)	NEW BALANCE THIS SUBACCOUNT	
0.023972 %	8.7500 %	Fixed	\$ N/A	\$ 3,000.00	
AMOUNT ADVANCED	PAYMENT AMOUNT	DATE DUE	PAYMENT FREQUENCY	LINE OF CREDIT LIMIT	REMAINING LIMIT
\$ 3,000.00	\$ 80.00	08/31/2004	Monthly	\$ 0.00	\$ N/A

By endorsing the proceeds check for the advance described above, or by having the loan proceeds deposited into your share/share draft account or paid to a third party, you agree: (1) that the property described in the Security Offered section above ("Property") is security under the terms of the LOANLINER Credit and Security Agreement (the "Plan") for all amounts you owe under the Plan and that the property description is incorporated into and a part of the Plan; (2) that the Property is also security for any other loans, including but not limited to, any credit card loan that you have with the credit union now or in the future; and (3) to make payments as disclosed above and in accordance with the terms of the Plan.

CONSUMERS' CLAIMS AND DEFENSES NOTICE
--

The following paragraph applies to the Advance only if the box is checked.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.